

FINANCIAL TRANSACTION CARD

Abstract of the Disclosure

5 A secured method of storing personal credit card information that may be used for Internet purchasing or debit exchanges on the Internet or networked computers and also for over-the-counter purchases for businesses that have computer equipment but lack credit card readers or credit card imprint machines. Credit card information is stored on a modified form of optical disc in an encrypted manner to prevent reading of the information by unauthorized persons. Validation software either at the Internet vendor's site or local to the user's computer is used to decode the credit card information in a secure manner. Methods are also provided for traditional storage of credit/debit card data on magnetic a stripe.

10

15

H:\DOCS\ASR\ASR-3478.DOC:rc
040601